

<i>SERFF Tracking Number:</i>	<i>PHYS-126510536</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>44924</i>
<i>Company Tracking Number:</i>	<i>PMA3323</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>PMA3323/PMA3323</i>		

## Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-126510536 State: Arkansas

TOI: MS08I Individual Medicare Supplement -  
Standard Plans 2010

SERFF Status: Closed-Filed

State Tr Num: 44924

Sub-TOI: MS08I.001 Plan A 2010

Co Tr Num: PMA3323

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Sonya Dickey, Sara  
Magee-Garcia

Disposition Date: 03/17/2010

Date Submitted: 02/22/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: PMA3323

Status of Filing in Domicile: Pending

Project Number: PMA3323

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed with  
Nebraska on 2/22/2010.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 03/17/2010

Explanation for Other Group Market Type:

State Status Changed: 03/17/2010

Deemer Date:

Created By: Sara Magee-Garcia

Submitted By: Sara Magee-Garcia

Corresponding Filing Tracking Number:  
PMA3323

Filing Description:

RE: Medicare Supplement Insurance Advertisement

Invitation to Inquire: PMA3323

Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your state to create an interest in the following Policies/Rider:

Policies/Rider Medicare Supplement Plans Approval Dates

SERFF Tracking Number: PHYS-126510536 State: Arkansas  
Filing Company: Physicians Mutual Insurance Company State Tracking Number: 44924  
Company Tracking Number: PMA3323  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010  
Standard Plans 2010  
Product Name: Med Sup  
Project Name/Number: PMA3323/PMA3323

P020AR A 8-12-09  
P025AR F 8-12-09  
P026AR G 8-12-09  
P027AR High Ded F 8-12-09  
High Deductible Premium Discount Rider B345 8-12-09

This form is designed to give consumers a historical view of how our rates have increase overtime.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use in your State is greatly appreciated.

## Company and Contact

### Filing Contact Information

Sara Magee-Garcia, sara.magee-garcia@physiciansmutual.com  
2600 Dodge Street 800-228-9100 [Phone]  
Omaha, NE 68131 402-633-1096 [FAX]

### Filing Company Information

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska  
2600 Dodge Street Group Code: 367 Company Type:  
Omaha, NE 68131 Group Name: State ID Number:  
(402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: \$50 per form, 1 form included  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$50.00	02/22/2010	34345550

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Stephanie Fowler	03/17/2010	03/17/2010

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## Disposition

Disposition Date: 03/17/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	PMA3323	Filed	No

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## Form Schedule

**Lead Form Number: PMA3323**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/17/2010	PMA3323	Advertising	PMA3323	Initial			PMA3323.pdf



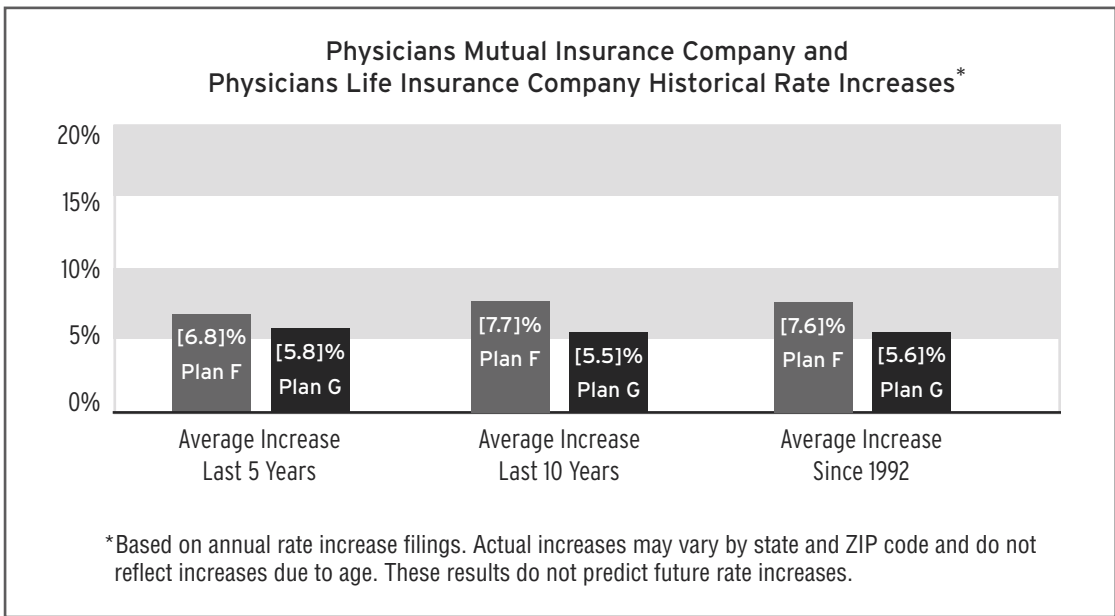
# Reliability and Dependability from A Family You Can Count On

When you buy a Medicare Supplement insurance policy from Physicians Mutual Insurance Company, you join a family that is listened to and treated with respect. *We care about you and expect you'll be one of our valued customers for life.* So, we create and manage our products accordingly.

You may see lower rates at other companies, but are you getting *the whole story*? It's very important to know. If you see an insurance policy that has a very low first year premium rates compared to others, ask about the cost of lifetime ownership. A low rate today does not necessarily mean a low rate tomorrow! Ask how the insurance policies are managed, learn how often rates increase and by how much.

Over time, our average yearly rate increase has been just [7.6]% for Plan F and just [5.6]% for Plan G. We're proud of that.

This easy-to-understand chart details our national rate increase history.



## You Can Count On Us

We pride ourselves on being a family you can count on. You deserve simple answers from a straightforward company. And we do just that. We work hard for hardworking people every day. That's what Insurance for all of us™ is all about.

Physicians Mutual Insurance Company®  
Physicians Life Insurance Company®  
members of the Physicians Mutual family



**Physicians  
Mutual®**

Insurance for all of us.™

Neither Physicians Mutual Insurance Company, Physicians Life Insurance Company, nor its agents are connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. Policy/Rider availability may vary by state. Insurance Policy/Rider Kinds: P020, P025, P026, P027, B345 (OK: P0200K, P0250K, P0260K, P0270K). For complete details including costs and limitations, please contact your agent/producer. This is a solicitation of insurance. Upon reply, an agent/producer will contact you.

PMA3323